



U.S. SMALL BUSINESS ADMINISTRATION
DALLAS/FORT WORTH DISTRICT OFFICE
4300 AMON CARTER BLVD, SUITE 114
FORT WORTH, TX 76155

817-684-5500 • Metro (817) 355-1933 (FAX) 817-684-5516

At the U.S. Small Business Administration (SBA), we take great pride in our mission to help American entrepreneurs start and grow their businesses. We have established a network of resource partners and lenders to assist you and you will find a wealth of information on our home page at www.sba.gov.

SBA's resource partners are listed on pages two and three of this packet. The Service Corps of Retired Executives (SCORE) and the Small Business Development Center (SBDC) provide free one-on-one counseling to those interested in starting and expanding a business. This includes critiquing your business plan, legal requirements and marketing, and licenses needed for your business. Business Information Centers (BICs), supported by local SBA District Offices, can assist you by providing access to state-of-the-art computer hardware and software and through counseling by SCORE volunteers. BICs have resources for addressing a broad variety of business start-up and development issues.

The SBA provides financial help in the form of loan guarantees, rather than direct loans. We have several Guaranty Loan programs that assist those who cannot obtain financing through a lender under reasonable terms. The general requirements a potential borrower must meet when applying for SBA loan assistance are outlined on pages 5 through 8 and the listing of area commercial lenders who have been the most active users of SBA loan guarantees starts on page 10. For further information and eligibility requirements, please go to <http://www.sba.gov> and click on "financing".

The SBA does not have programs of grant assistance to start or expand a business. You may wish to search the SBA website at <http://www.sba.gov/expanding/grants.html> to determine if there are any appropriate grants.

The Dallas/Fort Worth District Office (D/FW) of the SBA encompasses 72 counties in North Texas and serves approximately 7.7 million residents and over 627,237 small business establishments constituting approximately 99 percent of the total business population.

Best wishes on your small business success.

Lavan D. Alexander
District Director
Dallas/Fort Worth District

Enclosures

Revised 8/29//2003

BUSINESS COUNSELING

To help you and thousands of other business people each year, SBA partners with the following counseling activities. For a start up kit, go to <http://www.sba.gov/starting/widenentirestartup.html>.

Business Counselors

SCORE

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

SCORE counselors are experienced former business owners and executives who, at no charge, assist both existing and prospective small businesses with counseling and direction. SCORE volunteers are located throughout the Dallas/Fort Worth's 72 county district.

"How to Start and Manage a Small Business" workshops are conducted regularly by SCORE. Contact the SCORE Chapter nearest you, or go to the World Wide Web, <http://www.score.org>.

<u>Dallas Chapter 22</u> Meadows Building 5646 Milton St., Suite 303 Dallas, TX 75206 (214) 987-9491	<u>Fort Worth Chapter 120</u> James E. Guinn School Complex 1150 S. Freeway – Suite 108 (I-35 @ Rosedale) Fort Worth, TX 76104 (817) 871-6002	<u>East Texas Chapter 280</u> 1530S. SW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975
<u>Satellites</u> <u>Carrollton Chamber of Commerce</u> 1204 Metrocrest Drive Carrollton, TX 75006 (972) 416-6600	<u>Satellites</u> <u>Burleson Chamber of Commerce</u> 1044 S.W. Wilshire Street Burleson, TX 76028 (817) 447-8276	<u>Texarkana Chapter 288</u> <u>Texarkana Chamber of Commerce</u> 819 Stateline Avenue Texarkana, TX 75501 (903) 792-7191
<u>South Branch Library</u> 3228 Teasley Lane Denton, TX 76210 (940) 349-8252	<u>North Richland Hills</u> Public Library NE Loop 820 North Richland Hills, TX 76180 (817) 427-6819	<u>Waco Chapter 321</u> c/o Business Resource Center 4601 North 19 th Street Waco, TX 76701 (254) 754-8898
<u>Farmers Branch Chamber of Commerce</u> 12875 Josey Lane, Suite 150 Farmers Branch, TX 75234 (972) 243-8968	<div style="border: 2px solid black; padding: 10px; text-align: center;"> <p>Business Information Centers (BICs) can assist you by providing access to state-of-the-art computer hardware and software and through counseling by SCORE volunteers. Go to www.sba.gov/bi/bics or visit the:</p> <p>Business Information Center Fort Worth Business Assistance Center James E. Guinn School Complex 1150 S. Freeway Fort Worth, TX 76104 817-871-6002</p> </div>	
<u>Garland - Western Bank</u> 1200 Main St. Garland, TX 75040 (972) 272-7551		
<u>Greater Irving - Las Colinas Chamber of Commerce</u> 3333 North MacArthur, #100 Irving, TX 75062 (972) 252-8484		
<u>Lewisville Chamber of Commerce</u> 551 N. Valley Pkwy. Lewisville, TX 75067 (972) 436-9571		
<u>Plano - Collin SBDC</u> 4800 Preston Park Blvd., A126 Plano, TX 75093 (972) 985-3770		
<u>Richardson Chamber of Commerce</u> 411 Belle Grove Richardson, TX 75080 (972) 234-4141		

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)



The SBDC's can assist in preparing business plans, evaluating business prospects, seeking capital, seeking specific information on international trade, technical problems, or providing opportunities in selling to the government. The SBDC system regularly offers various workshops, seminars and mini-courses.

Contact the SBDC nearest you or check the web at www.ntsbd.org.

Abilene, Texas *Texas Tech University SBDC @ Abilene 648 Highway 80 Abilene, TX 79601 (915) 670-0300	Denison, Texas Grayson SBDC 6101 Grayson Drive Denison, TX 75020 (903) 463-8787, (800) 316-7232	Tyler, Texas Tyler SBDC 1530 S. SW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975
Athens, Texas Trinity Valley SBDC 100 Cardinal Drive Athens, TX 75751 (903) 675-7403, (800) 335-7232	Denton, Texas North Central TX SBDC – Satellite 414 Parkway Denton, TX 76201 (940) 380-1849	Waco, Texas McLennan SBDC 401 Franklin Waco, TX 76701 (254) 714-0077, (800) 349-7232
Bonham, Texas Grayson SBDC – Satellite 1201 E. 9 th Street, Building 2, Room 401 Bonham, TX 75418 (903) 583-7565	Fort Worth, Texas Tarrant County College SBDC James E. Guinn School Complex 1150 S. Freeway, (I-35 @ Rosedale) Fort Worth, TX 76104 (817) 871-6028	Waxahachie, Texas Navarro SBDC – Satellite 1900 John Arden Drive Waxahachie, TX 75160 (972) 937-2174
Bowie, Texas North Central TX SBDC – Satellite 810 S. Mill Street Bowie, TX 76230 (800) 351-7232	Gainesville, Texas North Central Texas SBDC 1525 W. California Gainesville, TX 76240 (940) 668-4220, (800) 351-7232	Wichita Falls, Texas *Midwestern State University 3410 Taft Boulevard Wichita Falls, TX 76308 (940) 397-4373
Carthage, Texas Panola SBDC – Satellite 820 West Panola #143 Carthage, TX 75633 (903) 694-4027	Longview, Texas Kilgore College SBDC 911 NW Loop 281, Suite 209 Longview, TX 75604 (903) 757-5857, (800) 338-7232	**Risk Management SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5821, (877) 919-3222
Cedar Hill, Texas Best Southwest SBDC 207 N. Cannady Dr., Bldg A115 Cedar Hill, TX 75104 (972) 860-5831	Naples, Texas Northeast/Texarkana SBDC 301 Craig Street Naples, TX 75568 (903) 897-2956, (800) 357-7232	**Government Contracting SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5889, (877) 919-3222
Copperas Cove, Texas Copperas SBDC – Satellite 210 S. 1 st Street Copperas Cove, TX 76522 (254) 714-0077, (800) 349-7232	Paris, Texas Paris SBDC 2400 Clarksville Street Paris, TX 75460 (903) 782-0224	**International SBDC – Dallas, Texas World Trade Center 2050 Stemmons Frwy., Suite 156A Dallas, Texas 75342 (214) 747-1300, (800) 337-7232
Corinth, Texas Corinth SBDC – Satellite 1500 N. Corinth – Room 172 Corinth, TX 76208 (800) 351-7232	Plano, Texas Collin SBDC 4800 Preston Park Blvd., Suite A126 Plano, TX 75093 (972) 985-3770	**SBDC for Enterprise Excellence Fort Worth, Texas 7300 Jack Newell Blvd., S. Fort Worth, TX 76118 (817) 272-5930
Corsicana, Texas Navarro SBDC 120 North 12 th Street Corsicana, TX 75110 (903) 874-0658, (800) 317-7232	Stephenville, Texas *Tarleton State University P. O. Box T-0650 Stephenville, TX 76402 (254) 968-9330	**Technology Assistance Center SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5709
Dallas, Texas Dallas SBDC 1402 Corinth Street Dallas, TX 75215 (214) 860-5865	Temple, TX Temple SBDC – Satellite Business Growing Center 101 N. Main Temple, TX 76501 (254) 714-0077, (800) 349-7232	North Texas SBDC Regional Headquarters 1402 Corinth Street Dallas, TX 75215 (214) 860-5831, (800) 350-7232

*Northwest Texas SBDC Region, Lubbock, TX, District Office * **SBDC Specialty Centers.

Women's Business Centers provide women entrepreneurs with business training and counseling, technical assistance, mentoring, access to the SBA's programs and services, and programs to assist economically and socially disadvantaged women. Local assistance is available at:

Fort Worth Women's Business Center
 James E. Guinn School Complex
 1150 S. Freeway, (I-35 @ Rosedale)
 Fort Worth, TX 76104
 (817)-871-6025

The Online Women's Business Center www.onlinewbc.gov offers women information about business principles and practices, management techniques, networking, industry news, market research, and more. Features include interactive mentoring and individual counseling, topic forums, newsgroups, information in nine languages and a data resource guide.

COMMON BUSINESS QUESTIONS

The following are responses to the most frequently asked questions:

To Register Your Business Name, contact the **COUNTY CLERK'S OFFICE**, for the county in which your business will be located. You will find a list of county clerks at lamb.sos.state.tx.us/function/elec1/county/cconly

To obtain a State of Texas Resale Permit:

Comptroller of Public Accounts
(800) 252-5555

You will find a list of field offices at:
www.window.state.tx.us/taxinfo/fieldtoll

To Incorporate Your Business:

Texas Secretary of State
(512) 463-5555.
<http://www.sos.state.tx.us/>

Guide to Texas Business Licenses & Permits

<http://www.tded.state.tx.us/guide/>

To obtain Patents or Trademarks:

U.S. Patent and Trademark Office
Washington, D.C. 20231
(800) 786-9199
<http://www.uspto.gov/>

To obtain a Copyright:

Library of Congress
Washington D.C. 20559
Forms: (202) 707-9100
Information: (202) 707-3000
<http://lcweb.loc.gov/copyright/>

For Patent, Trademark Search and Technology Assistance:

Technology Assistance Center
1402 Corinth
Dallas, TX 75215
(214) 860-5852 (214) 860-5839

To Obtain Bid, Payment or Performance Bonds:

SBA's Surety Bond Guarantee Program is administered by SBA Region 4, Atlanta, GA,
(404) 331-0100 ext 701, 702, 703. Go to www.sba.gov/osg for more information.

To obtain a Federal Employee Tax ID Number

Contact the Internal Revenue Service (IRS)
(800) 829-1040 (www.irs.ustreas.gov) or attend a Small Business Tax Workshop at:

Dallas: Every 3rd Friday
8:30 a.m. to 12:30 p.m.
IRS Federal Building
4050 Alpha Road @ Midway Road
Fort Worth: 1st & 3rd Wednesday
9:00 a.m. to 1:00 p.m.
1150 South Freeway, Ft Worth
Arlington: Every 3rd Saturday
9:00 a.m. to 12:00 noon
Arlington Workforce Center
3701 South Cooper, Suite 225
To Register: 817-871-6028

A complete list of Tax Workshops can be found at
www.irs.ustreas.gov/prod/hot/atn/index.html

EXPORTING INFORMATION -- loan information regarding working capital needed to perform export sales.

International Small Business Development Center c/o World Trade Center
2050 Stemmons Freeway, Suite 156A
Dallas, TX 75258
(214) 747-1300

U.S. Export Assistance Center
2000 E. Lamar, Suite 430
Arlington, TX 76006
(817) 277-0767
Contact: Rick Schulze



Check out these sites on the Web:

<http://www.tradenet.gov/> or <http://www.sba.gov/oit/>.

IMPORTING INFORMATION

U.S. Customs Department (District Office)
P.O. Box 619050
Dallas/Fort Worth Airport, TX 75261
(972) 574-2170, <http://www.customs.treas.gov/>

Any reference obtained from this information packet to a specific commercial product, process, or service does not constitute or imply an endorsement by SBA or the United States Government of the product, process, or service, or its producer or provider. The views and opinions expressed in any referenced document do not necessarily state or reflect those of the SBA or the United States Government.

Seminars

Fort Worth SCORE Small Business Workshops:

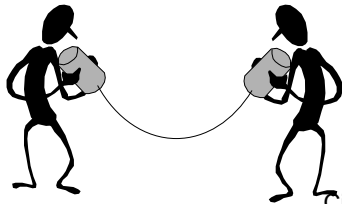
Held every 3rd Saturday of each month at
The Business Assistance Center, 1150 South Freeway,
Fort Worth, TX 76104.
The cost is \$40 and the events are from 8:30 AM to 3:00 PM.
For more information call 817/871-6002.

How to Start a Small Business Mini Course

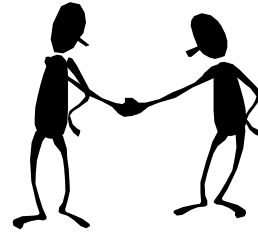
2nd Thursday, 5:30 p.m. - 7:30 p.m. and 4th Thursday 2:00 p.m.
- 4:00 p.m., Monthly
1150 South Freeway, Suite 229, Fort Worth
Call 817-871-6028 for more information

Networking Opportunities

Contacting potential customers is always a difficult issue for small business owners. Two events held in the Metroplex that provide excellent opportunities for small business owners to meet government and large business representatives, and other small business owners are:



The Tarrant County Business Breakfast
1st Tuesday of every month at 7 a.m.
Holiday Inn at 2540 Meacham Blvd, Fort Worth
To attend call (972) 492-3424 Fee \$5.00

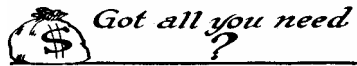


The Dallas Minority Business Breakfast
3rd Thursday of every month at 7 a.m.
City Place, Alcove Room 3rd Floor, 2711 N. Haskell,
To attend call (214) 767-8003 Fee \$5.00.

How to Apply for a Business Loan Using SBA's Loan Guaranty

DALLAS SCORE: Every Thursday, 1:00-3:00
Bill J. Priest Center
1402 Corinth, Room 1534
(214) 860-5850

FORT WORTH SCORE: 1st Tuesday Monthly, 2:00-4:00 p.m.
TCC Small Business Development Center
1150 South Freeway, Suite 220, Fort Worth, TX 76112
(817) 871-6028



BUSINESS LOAN INFORMATION

The U.S. Small Business Administration (SBA) is authorized under Section 7(a) of the Small Business Act to provide financial assistance to small businesses in the form of government guaranteed loans. Loan applicants must first contact a participating lender. SBA guaranteed loans are made by participating lenders under an agreement (SBA Form 750) to originate, service and liquidate loans in accordance with SBA regulations, policies and procedures.

Documentation requirements may vary; contact your lender for information you must supply. Common requirements include: purpose of the loan, history of the business, financial statements for three years (existing businesses), schedule of term debts (existing businesses), aging of accounts receivable and payable (existing businesses), projected opening-day balance sheet (new business), least details, amount of investment in the business by the owner(s), projections of income, expenses and cash flow, signed personal financial statements and personal resume(s). You should take the information, including your loan proposal and submit it to a local lender. If the lender is unable to approve your loan, you may ask if the lender can consider your request under the SBA loan guaranty program. Under this program, the SBA can guaranty up to 85% of a small business loan; however, the lender must agree to loan the money with the SBA guarantee. The lender will then forward your loan application and a credit analysis to the SBA's Dallas/Fort Worth District Office (D/FW). After receiving all documentation, the SBA analyzes the entire application and then makes its decision. The process may take up to 10 days to complete.

Loans can be used for equipment, fixtures, construction, to purchase land or buildings, leasehold improvements, inventory, debt repayment, working capital and lines of credit. The following general information is provided so you can have a better understanding of the SBA loan program. Each loan application is reviewed individually by your bank and the SBA.

1. The SBA **guarantees** loans submitted and made by regulated financial institutions. SBA **does not** have grants to start a small business.
 - a) SBA guarantees loans up to \$1,000,000, except for 504, Delta, and International Trade Loans. There is no minimum loan amount. SBA can guarantee 85% of a loan under \$150,000 and 75% of a loan over \$150,000, but may not guarantee more than \$1,000,000.
 - b) The prospective borrower will be **required** to provide an equity contribution. SBA does not have specific requirements but considers each application based on all factors. Most lenders require an equity investment of 30% to 50% for new businesses and 20% to 30% equity for existing businesses.

- c) An existing business will be required to provide a financial statement showing the business is a profit-making concern, does not have delinquent taxes and will have a satisfactory debt-to-worth ratio, after the loan.
 - d) Many confuse collateral and equity. Equity is the owner's investment or net worth in the business. Collateral is anything of value (business or personal) which may be pledged to secure the loan.
 - e) The SBA charges the lender a guaranty fee on the guaranteed portion of the loan. SBA policy allows the lender to pass this guaranty fee to the borrower.
2. The SBA guaranteed loan program limits interest rates, based on the prime rate posted in the Wall Street Journal, according to the following schedule:
- a) Loans over \$50,000 with less than 7 years maturity: Prime rate plus 2¼%.
 - b) Loans over \$50,000 with 7 years maturity: Prime rate plus 2¾%.
 - c) Loans up to \$25,000: Prime Rate plus 4¼% or 4¾%.
 - d) Loans over \$25,000 to \$50,000: Prime Rate plus 3¼% or 3¾%.
3. The SBA guaranteed loan maturity (length of loan) is based upon the ability to repay and the following schedule:
- a) Working capital loans: 5 to 7 years (10 years if necessary for repayment)
 - b) Equipment loans: 25 years (subject to the useful economic life of the asset)
 - c) Real estate and building: Up to a maximum of 25 years
4. The general size standards for SBA guaranteed business loans are based on the number of employees or full-time equivalents per pay period averaged over the preceding 12 months, or on the sales volume average over a three-year period, according to the following schedule:
- a) Manufacturing: Maximum number of employees may range from 500 to 1500, depending on the type of product manufactured.
 - b) Wholesaling: Maximum number of employees may not exceed 100.
 - c) Services: Annual receipts may not exceed \$5.0 million to \$21.5 million, depending on the industry.
 - d) Retailing: Annual receipts may not exceed \$5.0 million to \$21.0 million.
 - e) Construction: General construction annual receipts may not exceed \$13.5 million to \$17.0 million, depending on the industry.
 - f) Special Trade Construction: Annual receipts may not exceed \$7.0 million.
 - g) Agriculture: Annual receipts may not exceed \$0.5 million to \$9.0 million, depending on the industry.
5. The most important part of your discussion with the lender is to be prepared with data to answer the lender's questions. A BUSINESS PLAN that includes the items listed below will be most helpful to you in presenting your proposal:
- a) Projected profit and loss statement
 - b) Cash flow projections
 - c) Market analysis
 - d) Marketing strategy
 - e) Description of the business, listing any affiliates
 - f) Product or services and any advantage
 - g) Managerial ability - resumes of the key staff
 - h) Financial information (personal and business)
6. Business types and/or proposals that are **ineligible** for the SBA guaranteed loan programs are:
- a) Large businesses

- b) Non-profit organizations
- c) Gambling establishments
- d) Monopolistic business
- e) Pyramid sales organizations
- f) Investment and speculative businesses
- g) Partial purchase of a business
- h) Lending institutions
- i) Real estate held for speculation, investment, or rental
- j) Religious organizations
- k) Businesses located in foreign countries
- l) Illegal businesses
- m) Over 30-day rental operations
- n) Businesses owned by people who are on parole or under indictment
- o) Business that has access to funds through personal resources and/or personal credit and/or excess assets
- p) Private clubs not open to the public

LOW DOCUMENTATION LOAN PROGRAM (LOWDOC) FOR BUSINESS LOANS UP TO \$150,000

This program is designed to simplify the application process and provide a quick response for the smaller loan requests. It focuses on the character, credit, experience, and reliability of the applicants. The primary considerations are:

1. Under LOWDOC, the SBA can guarantee up to 85% of a bank-funded loan.
2. Willingness to pay debts, as indicated by a good credit history; a co-signer, if applicant has no credit history; or outside sources of a continuing nature.
3. The likelihood that expected earnings will be sufficient to pay obligations.
4. With the requested financing, the business has a good chance of achieving success.

LOWDOC GUIDELINES

1. Applications must be filed with a lender that participates with SBA.
2. Under this program, the total outstanding balance of all SBA loans, except disaster, to one customer, including affiliates, is limited to \$150,000.
3. If proceeds are to be used to purchase an existing business, include a copy of the term of sales and a financial statement on the existing business as a result of the change. If the buyer and seller are related, that must be disclosed on the application. The transaction must be "arm's length", i.e., the price must be reasonable in relation to the value of the business.
4. All owners of 20%, or more, of the business will be required to personally guarantee the note.
5. The lender will require business financial statements and personal financial statements from a proprietor, each general partner, anyone owning 20% or more of the business, each officer, and each guarantor.
6. Applications from franchise operations will be considered only if SBA has pre-approved the franchise agreement.
7. Applications with an affirmative response in the criminal history portion will not be processed under this program if the offense was a felony or if a history of several misdemeanors exist; however, they may be considered under our regular guaranty program.

8. Loan funds can be used for normal business uses, such as working capital, debt payment, equipment and inventory purchase, construction, and purchasing existing real estate.
9. Proceeds may not be used for distribution to principals or for payment of personal debt. Lender will require proof that credit card and other debt refinanced is business related and not personal.

ELIGIBILITY: The maximum size standard for all businesses applying under the LowDoc Loan Program is \$5,000,000 in sales and 100 employees. Other size standards are applicable to businesses applying for 7(a) loan guaranty assistance under the regular program.

THE SMALL BUSINESS LOAN PREQUALIFICATION PROGRAM

This program was developed to provide substantial support and assistance in SBA's application process to those segments of the small business community that traditionally have been under-served by the lending community. This includes businesses involved in exporting; located in specified rural areas; or owned by minorities, women, and veterans. The maximum loan size is \$250,000. The program operates under the umbrella of the 7(a) loan program. A business is eligible if the business has average annual sales for the preceding three years not exceeding \$5 million, and the business employs no more than 100 people, including affiliates; the business and the owners have good credit; and the business owners are of good character. All 7(a) terms, conditions, and requirements prescribed by SOP 50.10-4 apply. Applicants work with intermediaries who assist in the preparation and presentation of an application to SBA for review. If SBA determines that the application meets its credit and eligibility standards, a commitment letter is issued. The intermediary and the applicant use the commitment letter to try to induce lenders to extend credit to the business, either on a traditional basis or using SBA's 7(a) guaranty loan program. A list of non-profit and for-profit intermediaries is on page 11.

ACCESS TO CREDIT USING SBA GUARANTY PROGRAM

Any lender operating under state or federal bank regulations can participate in the guaranty loan program offered by the U.S. Small Business Administration (SBA). Prospective borrowers are therefore encouraged to first contact their lender if they feel the guaranty program might fit their business plans. Other types of lenders such as small business lending companies licensed and regulated by SBA, Production Credit Associations, some credit unions, among others, can also participate in the guaranty program.

Attached is a list of lenders (bank and non-bank) who have been our most active participants in the guaranty program. These lenders have established a history of high loan volume, low loan loss ratios, and professional presentations with this office.

NOTE: Loan packaging (the preparation of documents and financial data necessary for proper credit analysis of proposals) is considered to be a financial service. It is reasonable (depending upon the amount of labor) for a prospective borrower who chooses to use an outside packaging service to expect a fee. This is an arrangement between the prospective borrower and whomever they choose to engage. However, when charges for these services become excessive, it may affect the working capital availability of the potential borrower. SBA regulations require a detailed justification of hourly fees and charges for services in excess of one thousand dollars. Borrowers and participating SBA lenders are encouraged to review and discuss charges that seem excessive prior to the submission of loan packages to the SBA, since they may detrimentally affect the credit position of the potential borrower. Attached to the front of every application package is a "Pre-Acceptance SBA Loan Application Check List of Requirements" that spells out the basic information needed for most loan situations. Submission of a thorough, complete application is essential to full consideration and a rapid response.

SBA's Export Working Capital Program (EWCP) is a short-term guaranty loan program that provides working capital for small exporters to perform on export transactions. Those interested in this program should contact the SBA Representative at the North Texas U.S. Export Assistance Center. The address and phone number are listed on page 4 under Export Assistance.

SELLING TO THE GOVERNMENT

If you are interested in selling your product or services to the Federal Government, SBA has several programs designed to assist. In accordance with Federal procurement regulations, your business must be the primary provider of the service or product, i.e., the contractor or manufacturer. The programs are:

Small Business Set Aside:

The Department of Defense (DOD) and many other large procuring agencies of the Federal Government set aside contracts for small business. Entrance into the program can be initiated by contacting your closest installation or:

Procurement Technical Assistance Center University of Texas at Arlington Cross Timbers Procurement Center 7300 Jack Newell Blvd. S. Fort Worth, Texas 76118 Telephone 817-272-5978, or 817-272-5905 Email: rflores@arri.uta.edu	Small Business Development Center-Waco 401 Franklin St. Waco, TX 76701-2108 (254) 714-0077 (800) 349-7232 (A fee may be charged for some services)
Center for Government Contracting SBDC 1402 Corinth Dallas, TX 75215 (214) 860-5889 (A fee may be charged for some services)	SBA Government Contracting Division 4300 Amon Carter Blvd., Suite 116 Fort Worth, TX 76155 (817) 684-5300

8(a) Business Development Program:

A program to assist socially and economically disadvantaged business owners to sell their goods and services to the Federal Government. Applicant must be 51% owner and manager of an existing business that has been viable for the past two years. The two-year requirement may be waived in some instances. Business owners interested in more information should consider attending monthly orientation meetings in:

Dallas:

10:00 a.m. - First Monday of each month`
Bill J. Priest Center for Economic Development
1402 Corinth St., Room 2660
(214) 860-5850

Fort Worth:

10:00 a.m.- First Wednesday of each month
U.S. Small Business Administration
4300 Amon Carter Blvd., Suite 114
(817) 684-5500

Application Assistance is available on the
first Thursday of each month from 8:00 a.m.
to 4:00 p.m. Walk-ins are encouraged at 4300
Amon Carter Blvd, Suite 114, Fort Worth

Small Disadvantaged Business (SDB) Certification Program. SDBs must be certified by SBA to be eligible for preferences under new federal procurement regulations. The main preference is a “price evaluation adjustment” of up to 10 percent for SDBs bidding as prime contractors. Review eligibility and download the application at www.sba.gov/sdb.

HUBZone Empowerment Contracting Program. A HUBZone is a “historically underutilized business zone.” The HUBZone Program is a “place-based” federal contracting program serving new market communities with low income or high unemployment. The program provides both federal prime contract and subcontract benefits. Only companies certified by the SBA are eligible to participate in the HUBZone program. To qualify, the company’s principal office must be located within a “HUBZone”; the company must be owned and controlled by one or more U.S. citizens; and at least 35 percent of the company’s employees must be HUBZone residents. Apply online at www.sba.gov/hubzone.

Preferred and Certified Lenders

The most active and expert participating lenders qualify for either the SBA's Certified or Preferred Lenders Program. Both programs offer a quicker turnaround on your loan application.

PREFERRED/CERTIFIED LENDERS	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX	TYPE
American Bank of Texas	6100 Preston Road	Frisco	TX	John Munk	972-668-7904	972-335-1902	PLP
American National Bank of Texas	102 West Moore Avenue	Terrell	TX	Dan Trollinger	972-524-3411	214-863-6585	PLP
Arlington National Bank (State National Bank)	5901 South Cooper, P.O. Box 170017	Arlington	TX	George B. Martin	817-548-4641	817-472-9577	PLP
Austin Bank, Texas, N.A.	401 North Main, PO Box 289	Rusk	TX	Debra Dominy	903-683-2254	903-683-6211	CLP
Banco Popular, N.A. (Texas)	1600 E. Lamar, Suite 270	Arlington	TX	Larry Miller	817-274-6315	817-274-5903	PLP
Bank of America, N.A.	500 West 7 th St.	Fort Worth	TX	James Tennial	817-390-6352	817-390-6288	PLP
Bank of the West	2111 W. Airport Fwy	Irving	TX	Colleen Barnard	972-252-7183	972-570-1703	PLP
BankOne, Texas, NA	6300 Harry Hines Blvd., Floor 2	Dallas	TX	Dale Donnell	214-904-3526	214-904-3498	PLP
Business Loan Center (BLX)	9330 LBJ Fwy, Ste 900	Dallas	TX	Jana Rouble	214-561-6777	214-561-6778	PLP
California Bank & Trust (Zions)				Gary Miller	602-212-8826	602-230-1345	CLP
CIT Small Business Lending	5420 LBJ Fwy, Ste 200	Dallas	TX	Brian Hunt	972-455-1610	972-455-1656	PLP
Citizens National Bank	6002 Southwest Boulevard	Benbrook	TX	Doug Sanders	817-731-1444	817-738-7411	PLP
Citizens National Bank	200 N Elm	Waxahachie	TX	Noel Mullins	972-351-5117	972-938-4364	EXP
Comerica Bank, Texas	1508 W. Mockingbird Ln,	Dallas	TX	Connie Castaldo/ Paul Read	214-589-1416	214-589-1412	PLP
Community Bank	500 S. Morgan	Granbury	TX	Diann Brewer	817-426-7003	817-447-8140	PLP
Compass Bank (Alabama)	17218 Preston Road, 2nd Floor	Dallas	TX	Greg Clarkson	972-735-3577	972-735-3598	PLP
Corsicana National Bank & Trust	321 North 15th Street	Corsicana	TX	Russell W. Hitt	903-654-4500	903-654-4509	CLP
First American Bank	8401 N. Central Exwy, Ste 500	Dallas	TX	Don C. Johnson	972-419-3414	972-419-3308	PLP
First National Bank of Crockett	P. O. Box 833399	Richardson	TX	David Baty	972-470-4012	972-470-4019	EXP
First Savings Bank	301 South Center, Suite 120	Arlington	TX	Mary Alice Warrington	817-861-3633	817-861-9282	PLP
First State Bank of North Texas	500 FM Road 1382, P.O. Box 57	Cedar Hill	TX	Charlie Reed	972-312-9107	972-312-9207	CLP
First State Bank Central Texas	P. O. Box 6136	Temple	TX	Keith McKeever	254-771-5550	254-771-2714	EXP
First Western, SBLC, Inc. (PMC)	18111 Preston Road, Suite 600	Dallas	TX	Mary Brownmiller	972-349-3209	972-349-3265	PLP
Franklin National Bank	I-Hwy 30 & Hwy 37-P.O.Box 540	Mt. Vernon	TX	Paul Lester	903-588-2243	903-588-2334	CLP
Frost National Bank of Austin	P. O. Box 1600	San Antonio TX	TX	Linda Wileman	210-220-4893	210-220-4588	PLP
Gateway National Bank	12655 North Central Expwy. #100	Dallas	TX	David Gragg	972-661-1555	972-661-0160	PLP
GE Capital Small Business Finance	16479 Dallas Parkway, #300	Addison	TX	Thomas Garceau	972-713-2532	972-713-2597	PLP
Grand Bank of Texas	2405 West I-20	Grand Prairie	TX	Kenneth Petree	972-262-3161	972-262-9828	CLP
GNB Financial, N.A.	4400 Main St.	The Colony	TX	Steve Tittle	972-625-2002, x370	972-625-2611	PLP
Heritage National Bank	P. O. Box 26989	Benbrook	TX	Steven M. Wise	817-249-2040	817-249-0638	EXP
Hibernia National Bank	2318 Richmond Road	Texarkana	TX	Denis Washington	903-838-2023	903-838-2857	CLP
J. P. Morgan Chase	2200 Ross Avenue, Floor 8	Dallas	TX	Larry Conley	214-965-3291	214-965-4093	PLP
Legacy Bank of Texas	5000 Legacy Drive	Plano	TX	Ms. Chris Jones	972-461-7025	972-461-7020	PLP
Lone Star Bank	1201 Main St., Suite 200	Dallas	TX	Jim Bloodgood	214-956-9000	214-956-3925	CLP
Main Bank	333 West Kiest Blvd	Dallas	TX	Deke Hayes	214-372-7605	214-374-7152	CLP
MetroBank, N.A.	275 West Campbell Road, Suite 111	Richardson	TX	Esau C. Liu	972-488-5628	972-243-0993	PLP
Premier Bank	1630 Stout Street	Denver	CO	Jeffrey J. Lee	303-623-8888	303-623-8505	PLP
Prosperity Bank	2415 South Westmoreland	Dallas	TX	Perry Johnson	214-330-3800	972-296-0895	CLP
Regions Bank	213 North Fredonia	Longview	TX	Troy W. Moore	903-237-3595	903-237-3590	PLP
Security Bank, N.A.	2720 Beltline Road	Garland	TX	Bill Greenhaw	972-530-2265	972-530-7612	PLP
Small Business Loan Source	2591 Dallas Parkway, Ste 300	Frisco	TX	Michael Signorelli	972-377-0032	972-731-4399	CLP
Southside Bank	1201 South Beckham	Tyler	TX	Shirley B. Jarman	903-839-5713	903-871-2322	PLP
SouthTrust Bank	4050 S. Great Southwest Parkway	Grand Prairie	TX	Don Lawson	972-606-6672	972-606-0669	PLP
Southwest Bank	3737 SW Loop 820	Fort Worth	TX	David Green	817-292-4821	817-292-6725	PLP
State Bank of Texas	500 West Beltline Road	Richardson	TX	Scott McKinney	972-252-6000	972-252-6014	PLP
Summit Bank N.A.	9001 Airport Freeway, #100	N. Richland Hills	TX	Christopher Jones	817-870-5200	817-870-5217	PLP
Texas Bank	P. O. Box 1429	Brownwood	TX	Lewis Locker	915-649-0213	915-649-9297	EXP
Texas Bank Weatherford	102 North Main	Weatherford	TX	Martin Talley	817-598-2295	817-598-2227	PLP

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Texas Capital Bank	4230 LBJ Frwy, Suite 100	Dallas	TX	Jeff Kocher	972-450-5072	972-283-9185	CLP
Texas Community Bank	8235 Douglas Ave., Suite 100	Dallas	TX	Wayne Spencer	214-363-5444	214-346-1234	CLP
United Central Bank-Garland	4555 West Walnut	Garland	TX	Wayne Smith	972-487-1505	972-276-3972	CLP
United Community Bank	2100 FM 407	Highland Village	TX	Gary Lewis	972-317-9935	972-317-9934	CLP
Wachovia Small Business Capital	5215 North O'Connor Blvd, Ste 200	Irving	TX	Dwight Hilton	972-868-9188	972-868-9189	PLP
Washington Mutual Bank, F.A.	6341 E. Campus Circle Dr.	Irving	TX	Ted Meredith	972-714-7434	972-714-7470	CLP
Weatherford National Bank	101 North Main	Weatherford	TX	Sidne Burns	817-598-2733	817-598-2761	CLP
Wells Fargo Texas, N.A.	800 West Airport Freeway	Irving	TX	Ron Moore	972-438-2366	972-438-7816	PLP
Western Bank & Trust	219 E. Camp Wisdom Road	Duncanville	TX	Ralph Ramsey	972-494-2265	972-283-5039	CLP
Wilshire State Bank	12300 Ford Road, #348	Dallas	TX	J.P. Park	972-488-0072	972-488-0073	PLP
Woodhaven National Bank	6750 Bridge Street	Fort Worth	TX	Lance Walker	817-473-5979	817-473-5978	PLP
Worth National Bank	3908 Telephone Rd., Box 136699	Fort Worth	TX	Linda Sides	817-237-8826	817-237-0360	PLP

Certified Development Companies

The 504 Program provides long-term, fixed-asset financing through certified development companies. These nonprofit corporations are sponsored by private-sector organizations or by state and local governments to contribute to economic development through CDCs and private-sector lenders. The SBA can guarantee debentures covering as much as 40 percent of a 504 project.

Certified Development Company	Address	City	State	Contact	Telephone	Fax
Ark-Tex Regional Development Company	P. O. Box 5307, 122 Plaza West	Texarkana	TX	L. D. Williamson	903-832-8636	903-832-2672
Capital Certified Development Corp	1600 South Colorado, P. O. Box 900	Lockhart	TX	Craig Pinckley	512-398-5086	512-398-5041
Central Texas Certified Development Company	3000 South 31st St, Ste 501	Temple	TX	Van Smith	254-899-8333	254-899-8546
Council Finance, Incorporated	1025 East North 10th Street, P. O. Box 3195	Abilene	TX	Tom Mann	915-672-8544	915-675-5214
Dallas Business Finance Corporation	351 W Jefferson Blvd, Ste 800	Dallas	TX	Ronald Wiley	214-948-7800	214-948-8104
East Texas Regional Development Company	3800 Stone Road	Kilgore	TX	Glynn J. Knight	903-984-8641	903-983-1440
Fort Worth Economic Development Corp	1150 South Fwy, Ste 215	Fort Worth	TX	Larry McNatt	817-871-6444	817-332-6456
Greater East Texas Certified Development Co.	315 N. Broadway, Ste 212	Tyler	TX	John Hart	903-535-9229	903-535-9232
North Texas Certified Development Corp	1101 East Plano Parkway, Suite A	Plano	TX	Webb Cox	972-516-0514	972-424-7479
Texas Certified Development Company	P. O. Box 15484	Austin	TX	Ernest Perales	512-433-1175	512-433-1821

Prequalification Program Intermediaries

For-Profit Intermediaries	Address	City	State	Contact	Telephone	FAX
Centinel Financial Corporation	17070 Dallas Parkway, Suite #105	Dallas	TX	Ed Holmes	972-407-1849	972-407-0202
Source Consulting, Ptrs	P O Box 8274	Tyler	TX	John Hart	800-727-2998	
Dalworth Business Funding	1715 Brookarbor	Arlington	TX	Earl Griggs	817-467-6056	
Image Consulting Group, inc.	8010 Kensington Drive	Rowlett	TX	Mark Harty/ Henry Rolfe	972-463-1471 214-265-5060	
Non-Profit Intermediaries	Address	City	State	Contact	Telephone	FAX
MBA Consultants - Business Assistance Center #5	1201 W. Camp Wisdom Road, #224	Dallas	TX	Van Howard	214-376-6530	214-376-6535

Microloan Program

The MicroLoan Program provides very small loans to start-up, newly established or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

For more information contact ACCION at 1-888-215-2373 or visit www.acciontexas.org, or the Business Resource Center Incubator in Waco at 254-754-8898.